

May 2, 2016

TO: Judge Chapman
United States Bankruptcy Court
Southern District of New York
1 Bowling Green
NY, NY 10004
SCC.Chambers@NYSB.USCourts.Gov

RE: Lehman Brothers Holdings Inc, et al
Case No. 08-13555

Dear Honorable Judge Chambers,

I am writing regarding the notification indicating that a procedures order was granted which indicates that a company where I was previously President of is the same or mirror entity as a website that I currently utilized to market myself as a loan originator.

First, I was never given any notification of this motion and would have liked the opportunity to voice my position and provide evidence that this association is false. Since I am not local to New York I would like to have that option to present information by telephone.

Second, I would like the court to acknowledge my statement and to be removed from further obligations in this case.

I am Mitch Lichterman and I previously was President of loanguy.com, Inc. a mortgage bank that was a seller of loans to Aurora Loan Services. Loanguy.com did have a seller's agreement with Aurora and operated as a small mortgage bank from approximately 2001-2003. During that period Aurora solicited loanguy.com to be a correspondent lender, offered incentives to loanguy.com to deliver loan files and provided a sales training to fly me to their corporate offices in Aurora, Colorado to learn how to better deliver product on their low doc and high LTV loan programs. Every loan that loanguy.com, Inc sold to Aurora was delivered on a flow basis, meaning that Aurora received the file in advance and verified it had reviewed and accepted the credit and appraisal provided. In 2003 when the financial market collapsed, loanguy.com, Inc was bankrupt. Loans that we had funded were stuck on our warehouse line and loans that we had made and sold to investors started to default. We had sold loans to many investors during those two years and all of the other banks accepted the conditions of this marketplace without seeking recourse against a small mortgage bank. However, Lehman Brothers did not and they proceeded to hold small mortgage bankers responsible for loans they solicited, reviewed and approved. Loanguy.com, Inc had no resources to defend this lawsuit and the company closed. I do not believe the lawsuit was warranted nor the damages fair but since the company could not defend itself a judgement was entered.

After this company closed I attempted to remain in the same industry that I had been in for 20 years. I retained and kept my broker's license updated and latched on to various companies as a loan agent. I am registered with NLMS #274609. I created a website, TargetRate.com as a way to market and solicit for new loan originations. I used social media to communicate with prospective borrowers. However, at NO TIME did TargetRate.com mirror or replace the operation that had previously been in place with loanguy.com, Inc. In fact, TargetRate.com is not a company. It's a website that I use personally to market to clients. I do not understand how any court could assert that I do not have the right to obtain a job in the same industry.

Since 2007 I have worked as a loan originator for various companies in the mortgage industry as an employee. I have never held any other title, do not have a company, and have no employees. I am not a bank or a correspondent lender. I have worked at Skyline Financial, RPM Mortgage, Myer's Mortgage and currently work at Alliance West Mortgage. My position is entitled as a loan originator. The website that I use to help market to clients, TargetRate.com, has been the only consistent source for me to retain communication. Because the industry has been so volatile had I changed websites every time I was forced to changed companies I would have a hard time keeping in touch with clients.

I am happy to provide my W2 or 1099's for my job as an employee during the last 7 years. Last year I funded 9 loans. My income has been inconsistent and I remain unable to mount any defense to a lawsuit. I find this current situation as an ongoing way for Lehman to bully small loan agents who do not have the resources to respond.

With respect to this current proceeding I wish to be removed from this. I never had any formal notification that my name was being added or included and I cannot believe that this motion was granted without giving me an opportunity to respond.

Thank you,

Mitch Lichterman
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